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| <u>L16</u> | transaction with (description or explanation of reason) same (disapproval or cancelation or rejection or invalid) | 72 | <u>L16</u> |
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| <u>L9</u> | transaction adj receipt | 386 | <u>L9</u> |

| | | | |
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| <u>L8</u> | L3 and (health or medical or accident) | 2 | <u>L8</u> |
| <u>L7</u> | reason adj code and transaction same "not" near10 approv\$ | 0 | <u>L7</u> |
| <u>L6</u> | reason adj code and transaction same disapprov\$ | 0 | <u>L6</u> |
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| <u>L1</u> | approved adj "claim" | 0 | <u>L1</u> |

END OF SEARCH HISTORY

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File: USPT

May 19, 1998

DOCUMENT-IDENTIFIER: US 5754655 A

TITLE: System for remote purchase payment and remote bill payment transactions

Drawing Description Text (7):

FIG. 6 is the format of a purchase payment transaction receipt in accordance with the present invention.

Drawing Description Text (9):

FIG. 8 is the format of a bill payment transaction receipt in accordance with the present invention.

Detailed Description Text (54):

The terminal 10 and remote host system 80 supports several types of transactions. The purchase payment transaction requests an authorization for a purchase from the selected merchant. FIG. 5 charts steps 159 to 188 for a purchase payment transaction and FIG. 6 is a purchase payment transaction receipt. The bill payment transaction provides a means for reviewing bill payment type transactions by inspecting the profile list and then initiating the actual money transfer to the selected merchants in the profile list. FIG. 7 charts steps 191 to 222 for a bill payment transaction and FIG. 8 is a bill payment transaction receipt. FIG. 9 charts steps 227 to 244 for a settlement review transaction and FIG. 10 is a settlement review receipt.

Detailed Description Text (57):

The bill payment transaction provides a means for reviewing a profile list and selecting which bills to pay. The steps as outlined in FIG. 7 include: 192 prompting for a password; 194 prompting for a profile number, wherein numeric entry and ENTER 18 displays specific profile, ENTER key 34 alone presents the first profile number, CLEAR key 22 jumps to print, and an invalid profile number results in prompting for the profile number again; 196 displaying profile data: profile number, profile merchant name, amount to send, amount last sent, date last sent, next date to send, response (approved/denied), card issuing authorization number from host, retrieval reference number of last transaction, and sequence number of last transaction; 198 prompting whether to pay this bill, if yes, (user pushes YES/ENTER key 18) which marks profile as active, prompting for dollar amount and displaying the old amount as default, validating amount, and blanking: date last sent, retrieval reference number, sequence number and authorization number for this transaction; if no, (user pushes NO/CANCEL key 20) then continue; 200 if not end of profile list, prompting for next profile and repeating steps 192 to 200; 204 prompting for card swipe; 206 prompting for credit/debit; 208 if debit, prompting for account type, savings or checking; 210 starting print of receipt; 212 if debit, prompting for PIN entry; 214 initiating dial to host and displaying status; 216 requesting authorization from card issuing authority via remote host system 80; 218 validating response data; 220 for each profile sent, if approval, updating profile information: date last sent, retrieval reference number, card issuing authorization number, sequence number, print approval line on receipt; or if denial, updating profile information: date last sent, place denial reason in retrieval reference number, authorization number, and sequence number, and printing denial reason on receipt; and 222 displaying total amount of transactions and balance if sent.

Detailed Description Text (58):

FIG. 8 shows a bill payment transaction receipt. The receipt items include: terminal name and address from the customer supplied information, the date and time from the host, the account number and expiration date from the credit or debit card, the terminal number, the account type, and then profile information for each profile transaction: the merchant number, the merchant name, the amount, the authorization number, the sequence number and the retrieval reference number, and finally the total amount approved and paid.